Case 08-33464 Doc 1 Filed 12/08/08 Entered 12/08/08 10:30:57 Desc Main United States Bankruptcy Court Page 1 of 15 Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): McCune, Ashleigh Marie Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5418 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 702 W Glen Flora, #4 Waukegan, IL ZIP CODE 60085 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for  $\mathbf{Z}$ Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box.) Tax-Exempt Entity ☑ Debts are primarily consumer (Check box, if applicable.) Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one hav: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Ī Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,000-5.001-10,001-25,001-50,001-Over 5,000 10,000 50,000 100,000 100,000 25,000 Estimated Assets Ø \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$100 to \$500 to \$1 billion \$1 billion to \$1 to \$10 to \$50 million million million million million Estimated Liabilities **4** П П П П \$100,001 to \$1,000,001 \$50,001 to \$500,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to

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	case 08-33464 Doc 1 Filed 12/08/08 m 1) (1/08) Document tion t be completed and filed in every case.)	Page 2 of 15 Name of Debion(s):	
(11th page must	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach addition	al sheet.)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
What I had.	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	inte of this Debtor (If more than one, a	attach additional sheet.)
Name of Debtor	E	Case Number:	Date Filed:
District:	Northern District of Illinois	Relationship:	Judge:
10Q) with the S	Exhibit A  red if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) is Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed	or she] may proceed under chapters. Code, and have explained to further certify that I have deliver
Exhibit A	A is attached and made a part of this petition.	X Signature of Attorney for Debtorn	(s) (Date)
	Exhibit		S. C
	own or have possession of any property that poses or is alleged to pose Exhibit C is attached and made a part of this petition.		,
(To be complete	leted by every individual debtor. If a joint petition is filed	l, each spouse must complete ar	nd attach a separate Exhibit
☑ Exhil	bit D completed and signed by the debtor is attached and int petition:	nade a part of this petition.	<u>.</u>
☑ Exhil	bit D completed and signed by the debtor is attached and	nade a part of this petition.	<u>.</u>
☑ Exhil	bit D completed and signed by the debtor is attached and int petition:	made a part of this petition.  ched and made a part of this pet  the Debtor - Venue  table box.)  business, or principal assets in this Dis  s than in any other District.  ner, or partnership pending in this District  of business or principal assets in the Us  a defendant in an action or proceeding	strict for 180 days immediately ict.
☑ Exhil  If this is a joi  □ Exhil  ☑	bit D completed and signed by the debtor is attached and int petition:  bit D also completed and signed by the joint debtor is atta  Information Regarding to (Check any application Debtor has been domicifed or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day. There is a bankruptcy case concerning debtor's affiliate, general part. Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it.	made a part of this petition.  ched and made a part of this pet  the Debtor - Venue table box.)  business, or principal assets in this District.  mer, or partnership pending in this District of business or principal assets in the Us a defendant in an action or proceeding the relief sought in this District.	strict for 180 days immediately ict.
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☑ Exhit  If this is a joi  Exhit  ☑  □  □  □  □  □  □  □  □  □  □  □  □	bit D completed and signed by the debtor is attached and int petition:  bit D also completed and signed by the joint debtor is atta  Information Regarding to (Check any applied Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day. There is a bankruptcy case concerning debtor's affiliate, general part. Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to   Certification by a Debtor Who Resides at (Check all application).	ched and made a part of this pet  be Debtor - Venue  cable box.)  business, or principal assets in this District.  ner, or partnership pending in this District of business or principal assets in the Us a defendant in an action or proceeding the relief sought in this District.  ca Tenant of Residential Property ble boxes.)  or's residence. (If box checked, complete the period of landlord that obtained judget (Address of landlord)  circumstances under which the debtor we have the period of the period of the period of landlord)	strict for 180 days immediately ict.  United States in this District, or g [in a federal or state court] in each the following.)  The property of the permitted to cure the state the following of the permitted to cure the state the following of the permitted to cure the state that the permitted that the permitted to cure the state that the permitted that the
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Case 08-33464 Doc 1 Filed 12/08/08 Entered 12/08/08 10:30:57 Desc Main

RI	(Official Form) I (1/08)	Page 3 of 15	
	antary Petition	Name of Debtor(s):	
	s page must be completed and filed in every case.)		
		ntures	
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative	
and [If chose or I chap [If read the re	clare under penalty of perjury that the information provided in this petition is true correct.  petitioner is an individual whose debts are primarily consumer debts and has sen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12, 3 of title 11, United States Code, understand the relief available under each such other, and choose to proceed under chapter 7.  To attorney represents me and no bankruptcy petition preparer signs the petition.  Quest relief in accordance with the chapter of title 11, United States Code, diffied in this petition.  Signature of Debtor  T20-281-1653  Telephone Number (if not represented by attorney)	I declare under penalty of perjury that the information provided in this petition is and correct, that I am the foreign representative of a debtor in a foreign process and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)	ding
	11/25/2008 Date	Date	
	Signature of Attorney*	Signature of Non-Attorney Bankruptey Petition Preparer	_
certi	Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date a case in which § 707(b)(4)(D) applies, this signature also constitutes a fication that the attorney has no knowledge after an inquiry that the information e schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition prepare defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and provided the debtor with a copy of this document and the notices and informs required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maxing fee for services chargeable by bankruptcy petition preparers, I have given the denotice of the maximum amount before preparing any document for filing for a deor accepting any fee from the debtor, as required in that section. Official Form lattached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual state the Social-Security number of the officer, principal, responsible person partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address	have ation s or mum ebtor ebtor 19 is dual, on or
	Signature of Debtor (Corporation/Partnership)		_
and debt	debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible persor partner whose Social-Security number is provided above.	  n, or
	Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assi	sted
	Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not individual.	
	Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conform	ning
	Date	to the appropriate official form for each person.	
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 the Federal Rules of Bankruptcy Procedure may result in fines or imprisonmen both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

Case 08-33464 Doc 1 Filed 12/08/08 Entered 12/08/08 10:30:57 Desc Main Document Page 4 of 15

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

In re_McCune, Ashleigh M	Case No.
Debtor	
	Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		LIABILITIES		OTHER
A - Real Property	NO		\$				
B - Personal Property	YES	3	\$ 1,391	1.98			·
C - Property Claimed as Exempt	NO				<del>// // // // // // // // // // // // // </del>		<del>-,</del>
D - Creditors Holding Secured Claims	YES	2		\$	0.00		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	NO			z			
F - Creditors Holding Unsecured Nonpriority Claims	YES			s	22,725.28		
G - Executory Contracts and Unexpired Leases	NO						
H - Codebtors	NO						
I - Current Income of Individual Debtor(s)	YES	1				s	1,353.78
J - Current Expenditures of Individual Debtors(s)	YES	1				\$	1,278.48
Т	'GTAL	9	<sup>\$</sup> 1,391	.98 \$	22,725.28		

B 6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

In re <u>McCune, Ashleigh M</u> , Debtor	Case No.
<b>5401</b> 67	Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	s	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	S	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s	0.00
Student Loan Obligations (from Schedule F)	s	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s	0.00
TOTAL	s	0.00

State the following:

Average Income (from Schedule I, Line 16)	s	1,353.78
Average Expenses (from Schedule J, Line 18)	s	1,278.48
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s	1,353.78

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 22,725.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 22,725.28

Case U8-33464 B 6B (Official Form 6B) (12/07)	Doc 1	 Page 6 of 15	Desc Main

l∎ re_McCune, Ashleigh,	Case No.
Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	NUSEMBO, WITT, 2020TT, OR COMMUNETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash in my purse		4.57
<ol> <li>Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Lake Forest Bank & Trust Company 727 N Bank Lane Leke Forest, IL 60045		-12.59
Security deposits with public util- ities, telephone companies, land- lords, and others.	x	Home Furnishings 702 W Glen Flora, #4, Waukegan, IL 60085		1,000.00
Household goods and furnishings, including audio, video, and computer equipment.		Computer, printer and computer desk 702 W Glen Flora, #4, Waukegan, IL 60085		490.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Clothing, 702 W Glen Flora, #4, Waukegan, IL		300.00
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.	×			
<ol> <li>Interests in insurance policies.</li> <li>Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	×			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

Case 08-33464	Doc 1	Filed 12/08/08	Entered 12/08/08 10:30:57	Desc Main
B 6B (Official Form 6B) (12/07) Cont.		Document	Page 7 of 15	

In re	McCune, Ashleigh	Case !	No.
	Debtor	<del></del>	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSEAMO, WITE, XODIT, OR COMBESSIOTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
Stock and interests in incorporated and unincorporated businesses.     Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х	•		
21. Other contingent and unfiquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

ŕ	Case 08-33464	Doc 1	Filed 12/08/08	Entered 12/08/08 10:30:57	Desc
6B (	Official Form 6B) (12/07) - Con	t.	Document	Page 8 of 15	

In re	McCune, Ashleigh	Case No.
	Debtor	(If knowa)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Short)

Main

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIPE, JOSHT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х	······································		
23. Licenses, franchises, and other general ntangibles. Give particulars.	×			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	×			
7. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30, Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars,	x			
3. Farming equipment and implements.	x			
4. Farm supplies, chemicals, and feed.	х			
5. Other personal property of any kind ot already listed. Itemize.	х			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-33464 Doc 1 Filed 12/08/08 Entered 12/08/08 10:30:57 Desc Main Document Page 9 of 15

B 6D (Official Form 6D) (12/07)

In re_McCune, Ashleigh,	Case No.
Debtor	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			77.4.1.T.T.					
ACCOUNT NO.	<b></b>		VALUE \$	ļ	ļ			
ACCOUNT NO.								
				ĺ				
			VALUE \$					
ACCOUNT NO.								
			VALUE \$ Subtotal >	L			\$	S
continuation sheets attached			(Total of this page)				<b>3</b>	3
nesser Fred			Total ▶				S	\$
			(Use only on last page)					i
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Relate

Data.)

B 6D (Official Form 6D) (12/07) - Cont.

2

In re_McCune, Ashleigh	Case No.
Debtor	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			value\$					
ACCOUNT NO.								
			VALUE \$			:		
Sheet noofcontinue sheets attached to Schedule of Creditors Holding Secured	ution	<u> </u>	Subtotal (s) >  (Total(s) of this page)				\$	\$
Claims			Total(s) ► (Use only on last page)				s	\$
			(Ose only on last page)			į	(Report also on Summary of Schedules )	(If applicable, report also on

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-33464	Doc 1	Filed 12/08/08	Entered 12/08/08 10:30:57	Desc Main
B 6F (Official Form 6F) (12/07)		Document	Page 11 of 15	

ln re	McCune, Ashleigh ,	Case No.	
	Debtor	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 5007 06/2008 Washington Mutual 1,634.40 P O Box 660443 Dallas, TX 75266 ACCOUNT NO. 3585 05/2008 Bank of America 2,160.43 P O Box 15726 Wilmington, DE 19886 ACCOUNT NO. 1004 04/2008 American Express 1,994.04 P O Box 0001 Los Angeles, CA 90096 ACCOUNT NO. 5007 06/2008 **HSBC** 715.21 P O Box 39281 Baltimore, MD 21297 \$ 6.504.08 Subtotal> 2 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-33464	Doc 1	Filed 12/08/08	Entered 12/08/08 10:30:57	Desc Main
B 6F (Official Form 6F) (12/07) - Cont.		Document	Page 12 of 15	

In re	McCune, Ashleigh ,	Case No.
_	Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9376			04/2008				
Discover P O Box 30395 Salt Lake City, UT 84130							2,356.73
ACCOUNT NO. 2343			03/2008				
Capital One P O Box 105131 Atlanta, GA 30348							3,838.62
ACCOUNT NO. 1310			02/2008				
Capital One P O Box 105131 Atlanta, GA 30348							6,153.07
ACCOUNT NO. 5457			04/2007				
Capital One P O Box 6490 Carol Stream, IL 60197							1,424.87
ACCOUNT NO. 7953			04/2008				
Sears Credit Cards P O Box 183082 Columbus, OH 43218							2,447.91
Sheet no. 2 of 2 continuation s to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched			Subt	iotal≯	\$ 16,221.20
		(Report a	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable or	d Sched the Stat	istical	\$ 22,725.28

Case 08-33464	Doc 1	Filed 12/08/08	Entered 12/08/08 10:30:57	Desc Main
B6I (Official Form 6I) (12/07)		Document	Page 13 of 15	

In re McCune, Ashleigh	 Case No	
Debtor	 	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	NTS OF	DEBTOR AND	SPOUSE		
Single	RELATIONSHIP(S):	AGE(S):				
Employment:	DEBTOR			SPOUSE		
Occupation Teller						
Name of Employer	Lake Forest Bank & Trust Company					
How long employed	6 months	<del> </del>				
Address of Employe	er er	1				
727 N Bank Lan	e, Lake Forest, IL 60045					
COME: (Estimate (	of average or projected monthly income at time	DEBTO	OR	SPOUSE		
case fi						
		<b>s</b>	1,733.40	<b>\$</b>	_	
	ges, salary, and commissions	S	0.00	e		
(Prorate if not pa Estimate monthly of		<b></b>	0.00	•	-	
SUBTOTAL		s	1,733.40	S		
LEGG BANDOLL	DEDITORIONE			<u> </u>	-	
LESS PAYROLL I a. Payroll taxes an		\$	354.48	S		
b. Insurance	d social security	\$	25.14	s	•	
c. Union dues		\$	0.00	\$		
d. Other (Specify)		<b>z</b>	0.00	\$	-	
SUBTOTAL OF P.	AYROLL DEDUCTIONS	s	379.62	<u> </u>		
TOTAL NET MONTHLY TAKE HOME PAY		\$	1,353.78	\$	_	
Regular income fix	m operation of business or profession or farm	-	0.00	•		
(Attach detailed s		2	0.00	\$		
Income from real p		<b>S</b>	0.00	s		
Interest and divider	nds	\$	0.00	<b>s</b>		
	ance or support payments payable to the debtor for	\$	0.00	\$		
	or that of dependents listed above				•	
Social security or (Specify):	government assistance	•	0.00	•		
Pension or retirent	nent income	<b>?</b>	0.00	\$	•	
Other monthly inc		<b>s</b>	0.00	\$		
		\$	0.00	\$	1	
	LINES 7 THROUGH 13	s	0.00	S	<del></del>	
		•	1,353.78	s		
AVERAGE MON	ITHLY INCOME (Add amounts on lines 6 and 14)	2	1,000.10			
COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	L	\$	1,353.78		
ds from line 15)				ry of Schedules and, if of Certain Liabilities a		
Describe any incre	ease or decrease in income reasonably anticipated to	occur w	ithin the year fo	Howing the filing of th	is document:	
None						

Case 08-33464	Doc 1	Filed 12/08/08	Entered 12/08/08 10:30:57	Desc Main
<b>B6J (Official Form 6J) (12/07)</b>	•	Document	Page 14 of 15	

In re McCune, Ashleigh ,	Case No.
Debtor	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

anowed on Formitter of the					
Check this box if a joint petition is	filed and debtor'	's spouse ma	intains a separate household. Complete a separate s	chedule of expenditures labele	d "Spouse."
1. Rent or home mortgage payment (include	lot rented for mo	obile home)		\$.	615.00
a. Are real estate taxes included?	Yes	No_	<u>√</u>		
b. Is property insurance included?	Yes Yes	No_	<u>√</u>		
2. Utilities: a. Electricity and heating fuel				\$_	93.19
b. Water and sewer				\$_	0.00
c. Telephone				<b>\$</b> _	55.29
d. Other				<b>s</b> _	0.00
3. Home maintenance (repairs and upkeep)				\$_	0.00
4. Food				\$_	250.00
5. Clothing				<b>S</b> _	37.00
6. Laundry and dry cleaning				\$ _	50.00
7. Medical and dental expenses				\$_	48.00
8. Transportation (not including car payment	3)			<b>S</b> _	90.00
9. Recreation, clubs and entertainment, news	papers, magazin	es, etc.		\$_	0.00
10.Charitable contributions				\$_	40.00
11.Insurance (not deducted from wages or in-	cluded in home r	mortgage pa	yments)		
a. Homeowner's or renter's				\$_	0.00
b. Life				\$_	0.00
c. Health				\$_	0.00
d. Auto				\$_	0.00
e. Other	··.··			2~	0.00
12. Taxes (not deducted from wages or inclus (Specify)				\$	0.00
13. Installment payments: (In chapter 11, 12,				_	
a. Auto				\$_	0.00
b. Other				\$	0.00
c. Other				\$_	0.00
14. Alimony, maintenance, and support paid				\$	0.00
15. Payments for support of additional depen-	dents not living	at your hom	e	\$_	0.00
16. Regular expenses from operation of busing	ess, profession,	or farm (att	sch detailed statement)	\$_	0.00
17. Other				<b>s</b>	0.00
18. AVERAGE MONTHLY EXPENSES (To if applicable, on the Statistical Summary (		•	•	S	1,278.48
19. Describe any increase or decrease in expe	nditures reasona	ably anticipe	ted to occur within the year following the filing of the	nis document:	
20. STATEMENT OF MONTHLY NET INC	OME				
a. Average monthly income from Line 15	of Schedule I			\$	1,353.78
b. Average monthly expenses from Line	18 above			<b>S</b>	1,278.48
c. Monthly net income (a. minus b.)				<b>s</b>	75.30

Document

Case 08-33464 Doc 1 Filed 12/08/08 Entered 12/08/08 10:30:57 Desc Main Page 15 of 15

In re McCune, Ashleigh Debter

Case No. (if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the f my knowledge, information, and belief.	foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of
my knowledge, intomination, and other.	(1)
Date 11/25/2008	Signature: Wheigh M Cure
	Debtor
Date	Signature:
	(Joint Debtor, if say)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE	G OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and inf promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum	petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided formation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been in fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the who signs this document.	he name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
x	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals wh	o prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach addition	onal signed sheets conforming to the appropriate Official Form for each person.
A bunkrapicy petition preparer's failure to comply with the provision $18\ U.S.C.\ \S\ 156.$	as of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALT	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
partnership of the	resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corpor	ation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.